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Original Article

Raising Socio-Economic Struggles of the Koraga Community: An Alarming Bell for Financial Awareness

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Abstract

The Koraga community, categorized as a Particularly Vulnerable Tribal Group (PVTG) in Karnataka, India, faces long-standing socio-economic challenges due to historical marginalization, social exclusion, and systemic discrimination. This paper focuses on examining the financial awareness and socio-economic struggles of the Koragas, along with the effectiveness of government initiatives designed to improve their living conditions. Based entirely on secondary data collected from academic research, government reports, and news papers. The study recommends targeted financial literacy programs, simplified access to services, skill development initiatives, and active community participation in policy design to enhance the socio-economic status of the Koragas. The findings aim to contribute to a better understanding of the challenges and provide actionable insights for policymakers, researchers, and development practitioners focused on tribal upliftment.

Keywords: *Socio-Economic struggles, Financial Awareness, Government Schemes, Koraga People*

Introduction

India's tribal communities represent some of the most marginalized sections of society, often experiencing persistent socio-economic deprivation despite constitutional safeguards and welfare interventions. Among them, the Koraga community of Karnataka has been classified as a Particularly Vulnerable Tribal Group (PVTG) due to their extreme economic backwardness, low literacy levels, declining population, and dependence on traditional and stigmatized occupations. Historically subjected to social exclusion and discrimination, the Koragas continue to face multiple deprivations in terms of education, health, income, housing, and access to basic services.

Financial awareness plays a crucial role in enhancing socio-economic well-being, as it enables individuals to access formal financial systems, government welfare schemes, and livelihood opportunities. However, limited education, lack of exposure to financial institutions, and social stigma has severely restricted the financial inclusion of the Koraga community. As a result, many Koragas remain dependent on informal sources of credit, experience exploitation, and are unable to benefit fully from government-sponsored financial inclusion programs.

Despite the introduction of numerous welfare schemes targeting tribal development such as housing, healthcare, nutrition, employment, land rights, and skill development the intended benefits have not adequately reached the Koraga community. Poor awareness, lack of documentation, procedural complexities, and weak institutional support continue to hinder effective implementation. In this context, the present study seeks to examine the level of financial awareness among the Koraga community, analyze their socio-economic struggles, and assess the reach and effectiveness of government initiatives aimed at their upliftment using secondary data sources.

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Selected Review of Literature

The present literature review consists of articles on the financial awareness, socio-economic challenges and government schemes.

- **Raising Socio-Economic Struggles**

V Keerthana (2020) studied the socio-economic condition of tribal people at Kolli Hills. The study found that a low level of infrastructural and social services and the presence of greater inequality among the tribes intensify their miseries. Anjumol & Sivakumar (2025) founded that economic insecurity is widespread and characterized by low incomes, unstable labor, and minimal savings while the inability to cultivate owned land points to structural barriers in resource access and skill development. Shihab & Patil (2020) examined the patterns and problems faced by young youths in their livelihood and employment. Study suggested that provide information regarding availability of government schemes, programs and facilities. Shihab (2020) study found that majority of the population concentrated in more than 40 different hamlets and substance abuse is prevalent in the hamlets, which puts them in to the serious health related issues.

- **Koraga Community**

Raghavendra (2023) studied sociological explanation of koragas and observed economic and social life. Mallya et al., (2022) assessed health status and socio-demographic factors. Study found that malnutrition and anaemia prevalent among Koragas. Serrao et al., (2021) found that access to formal banking services positively impacted the socio-economic status of vulnerable households in Karnataka, leading to improved income and living standards. However, challenges such as low financial literacy and institutional barriers remain, which can impede the effectiveness of these initiatives.

- **Financial Awareness**

Padmini & Srivatsa (2025) noted that low financial literacy, limited decision-making power, and social stigma hinder the effectiveness of microfinance initiatives among Koraga women. Kuruvilla & Harikumar (2018) examined the relationship between educational status and financial literacy among women entrepreneurs. Study concluded that women entrepreneurs have financial awareness but lack in advanced concept like time value of money and budget preparation. Kumar & Kumar (2023) highlighted consequences of low financial awareness in rural India. Stronger institutional and educational interventions are required to overcome consequences of low awareness. Bansal & Divya (2021) assessed general financial awareness of slum dwellers in bangalore. The study found that awareness is highest for basic banking and self help groups but lowest for capital markets and government schemes. Hemalatha et al., (2020) highlighted significant gaps in financial literacy across demographics in south chennai. Knowledge is stronger in financial products like fixed deposit, PPF, insurance but weaker in market –linked instruments like equity shares, bonds, preference shares.

- **Government initiatives**

Ananda (2020) studied the role of Mahatma Gandhi National Rural Employment Guarantee Scheme **(**MGNREGS**)** in providing livelihood security among Scheduled Tribes (STs) in Karnataka. Study concluded that MGNREGA has positively impacted tribal livelihoods by reducing poverty, migration, and exploitation. Hiremath (2022) assessed the awareness government promoted financial inclusion initiatives among domestic workers in Bengaluru. Many workers missed direct benefit transfer benefits during the pandemic period because lack of PMJDY linked account. Lakshmikantha & Javali (2023) study examined how information sources help tribal women specifically the Koraga community in Udupi, access government reproductive health scheme. The results of the study found that women often receive medical benefits but do not know the scheme names. Spivak, I., Mihus, I., & Greben (2024) analyzed global disparities in financial literacy and evaluated government policies and educational strategies in various countries. The findings of the study show that Germany and Estonia are noted for their high levels of financial literacy, while Italy and Yemen have much lower levels. Sini & Nisha (2025) investigated the efficacy of the measures of particularly vulnerable tribal Groups. Study found that initiatives are hindered by inadequate execution, limited community awareness, and roadblocks, which prevent the intended benefits from reaching the most vulnerable populations.

Research Objectives

1. **To examine the level of financial awareness among the community.**
2. To overview the socio-economic struggles of the Koraga community.
3. To analyse the government schemes for the upliftment of the Koraga Community.

Research Methodology

This paper adopts a qualitative research design based entirely on secondary data sources to analyze the financial awareness and socio-economic struggles of the Koraga community. The data were collected from a variety of reliable sources, including academic journals, research papers, government reports, articles from reputed newspapers like *Times of India* and *The Hindu*, as well as reports published by non-governmental organizations (e.g., Centre for Law and Policy Research – CLPR). The study involved a systematic review of existing literature focusing on financial awareness, socio-economic problems, and the government schemes implemented for koraga communities. The study

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does not involve direct interaction with community members, thus eliminating ethical concerns, while ensuring that all sources are properly cited to maintain academic integrity.

Financial Awareness among the Community

Generally financial literacy influenced by the demographical factors like gender, income, education, marital status and the type of family (Hemalatha et al., 2020). The level of financial literacy in this community is significantly low due to a combination of illiteracy, lack of access to formal education and limited exposure to the financial system (Shihab & Patil, 2020). The poor level of awareness limits their ability to participate in the formal financial sector, resulting in reliance on informal, often exploitative, moneylenders. Padmini & Srivatsa (2025)emphasizes that Koraga women, in particular, face severe barriers to financial inclusion due to a lack of decision-making power in household finances and social stigma. Despite Government schemes like Pradhan Mantri Avas Yojana, Indira Gandhi National old age pension scheme, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), many Koragas continues to face systemic poverty, poor infrastructure, and limited opportunities (Shahanad, 2021).

An overview of Socio-Economic struggles of the Koraga Community

The socio-economic struggles of the Koragas are deeply entrenched, stemming from historical marginalization and systemic discrimination. Koraga community suffers from high rate of malnutrition and anemia, especially among children. This is largely due to poor access to nutritious food and inadequate health care services (India, 2012). A significant contributing factor is the declining quality of food supplied under government welfare schemes, which has led to frequent protests and warnings of agitation by the community(India, 2025).

Various Government schemes for the upliftment of Koraga Community

The government of India offers many schemes for the Koraga Community, a Particularly vulnerable Tribal Group (PVTG), focusing on Housing, health care, Land rights, and Skill development to boost socio-economic upliftment, with support from state and central initiatives.

Housing and Infrastructure

- **PM- Janjati Adivasi Nyaya Maha Abhiyan(JANMAN):** The scheme "PM- Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN)" was launched by the Ministry of Tribal Affairs, Government of India, aims to improve the socio-economic status of Particularly Vulnerable Tribal Groups (PVTGs) by bridging gaps in health, education, and livelihoods, and by saturating PVTG communities and families with basic facilities and services. The scheme provides 11 critical interventions through nine line Ministries/Departments, focusing on ensuring access to pucca houses, safe drinking water, road and mobile connectivity, electricity, and vocational education for individual households and habitations.

Sl. No.	Activity	Scheme	Minisrty	No. of beneficiaries/ Targets
1	Provision of pucca houses	Pradhan Mantri Awas Yojna-Gramin	M/o Rural Development	All PVTGs HHs having kaccha houses (4.9 lakh)
2	Connecting roads	Pradhan Mantri Gram Sadak Yojna		8000 KM
3a	Piped Water Supply	Jal Jeewan Misison (JJM)	M/o Jal Shakti	All PVTG households
3b	Community water supply			Villages / habitations with population of less than 20 HHs.
4	Mobile Medical Units with medicine cost	National Health Mission	M/o Health and Family Welfare	1000
5	Construction and running of hostels	Samagra Shiksha	Department of School education and Literacy	500
6	Construction and running of Anganwadi Centers	Anganwadi Services	M/o Women and Child Development	250
7	Setting up of VDVKs	PM Janjatiya Vikas Mission	M/o Tribal Affairs	500
8	Construction of Multipurpose Centers (MPC)	Development of PVTG		1000
9	Energization of unelectrified HHs	Revamped Distribution Sector Scheme (RDSS)	M/o Power	All un electrified Households
9a	Solar lighting in streets & MPCs	New Solar Power Scheme	M/o Non Renewable Energy Sources	All un electrified households not

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9b	Provision of 0.3 kW solar off-grid system			covered under RDSS
10	Installation of mobile towers	Universal Service Obligation Fund (USOF)	Department of Tele communicat ion	All uncovered villages/ habitations
11	Vocational Education and skilling	Samagra Shiksha Abhiyan & PM Kaushal Vikas	D/o School Education and Literacy & M/o Skill Development	Aspirational blocks, PVTG Hostels and Multipurpose Centres

Source: Government of India Ministry of Tribal Affairs 2024

- **Land rights:** To break the cycle of caste- based oppression, Action Aid India, together with the Koraga Federation and Samagra Grameena Ashram (SGA), launched an initiative supporting the Koraga and nine other tribal communities in Karnataka state. The main focus of the project is to support indigenous communities in accessing government schemes to which they are entitled. Under the initiative, thousands of acres of land have been secured for tribal communities and 19,000 people have accessed grants to build homes and rebuild their lives. State-sponsored nutrition programmes have been enhanced to improve food security and health among the Koraga community. For empowering women, more than 1000 women have been supported to achieve self-sufficient and take leadership roles.

Health and welfare

- **Arogya Nidhi :** Since 2008, the '*Arogya Nidhi*' scheme has allowed Koraga community members to access free treatment at empaneled private hospitals. This helped the members of the community to a great extent.
- **Ration Cards:** As part of the Development of Particularly Vulnerable Tribal Group (PVTG) project, 262 primitive koraga members in Dakshina Kannada and 14 in Udupi district received ration cards. As part of the initiative, the state and union governments give financial assistance for ideas that address important gaps and contribute to the complete socio-economic development of PVTGs.

Livelihood and Skill Development

- **Skill development:** As part of the Koraga Special project development, the drone flying training was organized in collaboration with ASAP Skill Park. 20 people from the Koraga Scheduled Tribes take the advantage of this training.
- **Nutrition:** To overcome food crisis among the tribes, Social Welfare Department had come out with the scheme to provide nutritious food grains and other essential commodities in 2008.
- **Education and Empowerment:** Udupi district administration, Skill development Entrepreneurship and Livelihood Department and Integrated Tribal Development Project (ITDP) launched 30 days training program to the koraga people, by focusing on modernizing skills to produce bamboo-based handicrafts such as flowerpots, lampshades, trays, keychains, clips, hairbands, pen holders, and teapoys.

Findings

The analysis clearly indicates that awareness of basic financial services and various government welfare schemes meant for the koraga community is low. The majority of financial decision- making within Koraga households is controlled by male members, while women have limited participation in financial matters. There is high prevalence of malnutrition and anemia among Koraga children due to poor access to healthcare and the inadequate quality of government welfare food programs. School dropout rates among Koraga children are high due to poverty and inadequate school infrastructure. Despite the availability of various government schemes, many Koragas lack proper documentation, face complex procedures, and are hindered by social stigma and institutional barriers.

Conclusion

The study highlights that the Koraga community continues to face deep-rooted socio-economic challenges despite the presence of multiple government welfare and financial inclusion initiatives. Low levels of financial awareness, inadequate access to formal financial systems, persistent poverty, health vulnerabilities, educational deprivation, and social stigma collectively contribute to their marginalization. While government schemes have the potential to improve living conditions, their effectiveness is constrained by poor awareness, institutional inefficiencies, and implementation gaps.

Addressing the socio-economic struggles of the Koraga community requires more than policy formulation; it demands inclusive, community-driven, and context-specific interventions. Strengthening financial literacy, empowering women, improving health and nutrition services, and promoting sustainable livelihoods can significantly enhance the socio-economic status of the Koragas. A coordinated approach involving government agencies, civil society organizations, and the community itself is essential to bridge the gap between policy intent and actual outcomes. Ensuring financial awareness and social inclusion is not only vital for the upliftment of the Koraga community but also for achieving equitable and inclusive development.

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